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*The*  
*Gordon Lester Ford*  
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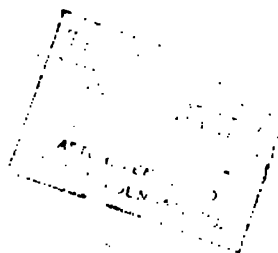


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1





## FRONTISPIECE.



"My sin he will, and make my heart glad."

Prov. xxvii. 11.

A  
FATHER'S  
GIFT TO HIS SON.  
ON HIS BECOMING  
AN  
APPRENTICE.  
TO WHICH IS ADDED  
Benjamin  
DR. FRANKLIN'S  
WAY TO WEALTH.

~~~~~  
Contemplate thy powers, contemplate thy wants, and thy connex-  
ions: so shalt thou discover the duties of life, and be directed in  
all thy ways.  
~~~~~

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BALTIMORE.

1821.

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## PREFACE.

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The following pages are drawn from a very old and obscure work, of which the real good sense was hidden amidst a series of speculative points, and ridiculous allusions.

The dereliction of principle so often unhappily manifested by that class to which this book is addressed, and the deviation from established good ~~principles~~, into which the present age is fallen, have led to the attempt to save from oblivion that part of this ~~work~~ which appeared worthy of it: and the author has only to hope this feeble effort may not be altogether useless to young apprentices.



# **FATHER'S GIFT**

**TO**

**HIS SON.**

---

**MY DEAR BOY,**

You well know with what tenderness and care, as well as expense, I have watched over you to the present time; and now you are going to quit the guidance of your affectionate father, who has hitherto afforded counsel and assistance on every occasion, and will be exposed to many

... my  
... such  
... you  
... to  
... tri

... even  
... to  
... no  
... his  
... branch  
... appren-  
... topic which is  
... forgot-  
... day gives  
... to almost

every duty, both moral and religious. This omission, which frequently occurs to my mind, has led me to offer this feeble attempt, which, should it excite a more competent pen to discuss this very important topic, (seriously important, when we reflect, that this period of life very much influences every succeeding year,) would give me the double satisfaction of having benefited you, and of becoming a stimulus to those who are better qualified than myself, for treating this subject. But I wish you, my dear boy, rather to improve by my imperfect rules, than to suffer time to



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**al.**

rich, and bringeth no sorrow with it  
for, whatever the careless may think,  
God is the same he ever was : and  
his threats and promises have the  
same force, as when they were first  
declared unto mankind.

**fa1**

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There is one thing I would like  
to say to you now and that is  
that I am a member of the  
United States of America and  
I am proud to be a citizen  
of this great country.

fiction of the great truths of the  
 gospel, would cause to spring up.  
 Thus the man who takes up religion,  
 because it is the custom of those  
 round him, and he who embraces it  
 from the force of truth, differ widely  
 from each other. The grand truths  
 of religion are not so difficult as  
 some disputers would render them;  
 they are so clearly shown, that "he  
 who runs may read," unless he will-  
 lily shut his eyes: and, however  
 the christian world may be divided in  
 name, in the fundamental articles of  
 our belief all will be found to unite.  
 Our greatest danger lies not in con-  
 versy, which may sometimes be

glide away in the expectation of better ; for the difficulty lies not in giving, but in taking advice, and turning it to our own advantage. Young men are apt to think themselves wiser than their fathers ; but, my son, this is a false idea, which will be rectified by experience. Yet the young have this peculiar advantage ; they can employ all the wisdom of past ages, be as wise as the ancient, and yet go on adding knowledge to knowledge.

If you do not benefit by my tender care for you, the error will assuredly be your own, and if you do

the events of the past day, and see what temper had produced every action ; and by this he praised or condemned himself. This procedure is worthy of a christian, and will not disgrace the gospel of Jesus Christ. Be punctual in the practice of private retirement for devotion ; regular, but not ostentatious ; in the spirit of humility, present your requests unto God for his blessing on your designs ; and offer him thanks and praises for the mercies which crown your days.

It is observable, in reading accounts of persons who have suffered

of the punishments  
 many have acknowl-  
 edged the neglect of the duty  
 of the company which  
 led to this sad end; for,  
 how could he be of his own strength?  
 I would also exhort a careful par-  
 ticipation of the company of sober  
 and virtuous people as often as  
 the opportunities present them-  
 selves. And to this I would add,  
 the strict and regular attendance of  
 the place of public worship, espe-  
 cially on the first day of the week,  
 called Sunday or sabbath, and to  
 avoid the too common practice of  
 spending the rest of that day in un-

profitable company, visits, &c. but endeavour to improve it for the purposes for which it was set aside, namely, as a day of rest and religious improvement. The last thing I would suggest, on this head, is, the frequent reading the holy Scriptures: fail not to be diligent in this exercise, which will, at most, occupy but a few minutes of your time, and these minutes, though daily thus employed, will not be missed from the day. For where, but in the sacred volume, can we find penned all those necessary instructions for our conduct, that direct us where to look for all the supports and aids the distresses of *life call for*. What excellent direc-

tions have we here to fit us for heaven ! The wisest philosophers, and the best men, have constantly declared, that the Scriptures are truly sublime and contain pure morality, important history, and impressive eloquence. Engage not too much in the controversial parts of religion, which is apt to make a man more busily inquisitive, than practically useful. Why break the golden chain of brotherly love for speculative points, which are very far outweighed by faith, and good works ? Give a reason for the hope that is in you, with clearness, and coolness ; but let *your conduct* be the best comment on

L

our belief. Espouse not any opinion, nor be led by it one step farther than the clear conviction of your own judgment will conduct you: for how manifestly unjust shall we be to the reason God has given us, to subject our understanding to the guidance of others. Esteem no man because he is of this or that opinion, but value every one who walks virtuously, according to the plain principles of piety, sobriety and justice, which are not disputed nor denied by any. For when the great Judge shall take account of all things, he will not ask, "are you of Paul, or of A-

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and therefore knew it to be  
by all. He means by it,  
your mind should ever be in  
state of purity, that you may  
refer every event which  
you, whether joyful or sor-  
to the great Disposer of all,  
in gratitude, or in trust.  
you pray, let not your  
be a hasty or inconsiderate  
tion of words impressed only  
the memory, for ye know not  
to pray for as ye ought ; but  
y with that faith, affection, and  
nest desire, which, whether in  
ords, or only in fervent aspirations  
the heart, is acceptable to the

great Searcher of hearts. Words alone are not prayer, but the affectionate breathing and desires of the heart, are true and effectual prayer, whether clothed with words or not.

My son, is my great care has been to place you with a skilful and honest man, from whom you will receive many examples of virtue, as he will perform the duty of a master towards you in your government and instruction so he will naturally expect the diligent performance of your duty. I advise you so to act as a servant now, that you may act as a master hereafter. To obtain,

and to merit a good reputation, requires the performances of virtues which greatly tend to our well-being here. The first of these is veracity ; for independently of the great sin of lying in the sight of Him who knoweth all things, it can scarcely be imagined what great disrepute is thereby contracted : we are perpetually exposed to the scorn of those who have discovered us ; and we render ourselves suspected, even when we are conscious we speak the truth. The penalty attached to lying is unbelief in all around us. If one deviate from truth, with the idea of concealing a fault, the inten-

man is frustrated ; for besides the folly of endeavouring to conceal one crime by the addition of another, the falsehood is generally discovered, and what might have been pardoned upon a frank confession, becomes the subject of severe reprehension, by the added guilt of violation of truth. On the other hand, consider how excellent it is to be accounted one upon whose word all men may depend, and in whose lips there is no guile. O my son, let truth guide you in all your ways, that the blessing of the God of truth may ever rest upon you.

Fidelity is another virtue so essentially necessary to every state of life, that to suppose a good servant without it, were to suppose a rational being without the gift of reason. Let it be your principal care to keep your hand undefiled from the touch of what you cannot call your own. Never let any opportunity, or probability of concealment ever tempt you to lay your finger on that your conscience tells you is not lawfully yours. Besides, observe how great a happiness it is, to be bold in the certainty of our integrity ; when, like Moses and Samuel we may challenge the whole world, that they

cannot find any thing in our hands which is theirs. Have no concern with any who deviate from integrity ; for it is not the least part of our fidelity to those who trust us, that we are as their eyes and ears to prevent any injury ; and it is easy to imagine how much a trusty servant may overrule, and stop the evil practices of those who abuse their master. There is another sort of fidelity, although not of so much consequence, yet as acceptable to those who employ you ; that you should be faithful to their reputation, as well as their property ; not only avoid ~~all~~ all speeches which may

cast any blemish upon them, but at all times vindicating them against any obloquy to which they may be exposed. Since then reputation is dearer than life, nothing enhances the value of a servant in the opinion of his master, more than the refuting any calumnies by which his good name is endangered, or the giving a favourable interpretation to those just censures, to which, through human frailty, they may be exposed.

Temperance is the next virtue I shall mention; a virtue of such necessity that scarcely any business



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in  
for excess  
decays  
purse.  
evil,  
mouth  
more than  
to sup-  
being be  
consump-  
re-  
excessive  
our rea-  
scorn

of children, and the detestation of sober men. So just an abhorrence have I of this most degrading custom, that though I have the strongest arguments to urge against it, I can hardly find expressions forcible enough to call upon you, my son, to abstain from this unmanly vice, which, by depriving us of the reason God has bestowed, reduces us to, or below, a level with the brutes, exposes us to every temptation to iniquity, and incapacitates us for every good thought and way. Let me adjure you, by every thing that is dear and sacred, to abstain from a vice so pregnant with evil. Neither be in-

I have been in this er-  
 ror of my way without a  
 guide, but the wise man  
 will not be covered by a man  
 who is not so much  
 as I am. I have used of  
 the use of the shakedown  
 in a state  
 of anticipating that  
 I am now by this  
 and our lives un-  
 der the use of ourselves  
 and our affairs;  
 and our participation to the  
 of the world. Here I  
 am now against a  
 of incomplete ex-

ness, that is, in your apparel : for it is not uncommon to see persons who expose themselves to the wonder of sober men, mistaking laughter for admiration. Expensiveness in apparel, therefore, is almost as great a folly as men can commit ; for if your dress be beyond your estate, the only esteem you acquire is that of a prodigal ; and if but equal to it, you would have had this esteem without it. It is wisdom to be always neatly and properly clad, and to wear such apparel as shows you are neither sordid nor negligent ; not such as may claim too much from your purse,

... your judgment to be con-  
sidered as a vanity.

The next mention is  
of a man of no mean consi-  
deration, and of life, and  
of your affairs  
in a satirical manner  
which exposes  
the censure of  
the world to talk  
the Greek adage  
is not  
to take to  
disadvan-  
tage if  
we can

commend without envy, nor blame without danger; every one being equally sensible to the censure of the tongue. You are to be particularly careful not to discover the concerns of the family in which you live; for every man's house is his castle, and should be his cabinet, *with you*, from which not any thing should issue, but by his permission. Of this excellent quality we have many examples, even in slaves, who have endured extreme tortures rather than discover their master's secrets. We are told of a servant who hanged herself, lest through a second torture which was preparing

for her, her resolution should fail  
and she should discover the **conspir-**  
**cy** against Nero, the bloody **tyrant**  
of Rome, in which so many **noble**  
persons were involved.

Neither is it wise to talk of **those**  
things which you conceive to be of  
little moment; for he who will in-  
discreetly tell any thing, is ever sus-  
pected to tell every thing. Those  
who may have a word from your  
mouth to begin upon, will build  
such a superstructure as is propor-  
tionate to their own **imagination**; all  
which they stamp as **current** and pas-  
sable upon the truth **which** you let

all. But especially let what is committed to you, as a secret, be locked up, as in an enclosure, not to be opened but by his key who gave it ; for nothing is more contemptible than that vanity which discovers what has been intrusted by a friend. Here I would notice how expedient is silence with respect to bargains to be made, or business to be transacted ; for by talking too much you give opportunity to others to get the advantage of you, if they judge it worth the while ; and those who are within the reach of your projects, may be upon their guard to counteract your designs : recollect it is no small advantage, that men



can take of those with whom they deal when off their guard. The silent and shrewd part of the community commonly effect that business which great talkers can never compass.

Never boast of your own courage or resolution, as it is usually suspected great boasters are but feeble doers: and if you do not act up to what you profess, you are but a boaster, and will be condemned as such by all who have heard your vauntings. Know also, that though we have a natural proneness to talk *of our own abilities*, yet he is very

unwise who boasts of them, or of his own arts; it is an attribute of cunning to endeavour not to be thought so; and the man who proclaims his own skill, beats a drum to alarm those with whom he has to do. Neither is it fit to canvass our expectations or hopes, which depend upon the good-will of others, and are often set upon slippery places: if we fail in these hopes we sink in our reputation and are exposed to the derision of others. Such disappointments of imaginary possessions are frequently retorted upon us, as originating in our worthlessness; he who so *ante-dates his enjoyments*, and makes them

a subject of discourse, may be truly said to wear the skin before the bear is caught.

Be guardedly silent upon all causes of dispute, unless there is good ground to believe that you can act as a mediator or peace-maker, as he who blows the coals of contention will certainly have the sparks fly into his own mouth ; it being very difficult only to make that amicable interposition, which may not be misunderstood and perverted by the passions and prejudices of men. But it is odious to be the instruments of adding to existing animosities, or to be

a tale-bearer and keep up that fire which would otherwise die through want of nourishment. Besides such practices are very pernicious, and those who deal in them seldom escape without a scratch ; and no one would perpetuate strife, who calls to his remembrance, that peace-makers are ranked among the seven beatitudes.

It is the duty of every one to bury all harsh language in oblivion ; and our tongues should more frequently be dipped in oil than vinegar. You need not look back for ancient examples to see how much a soft answer

pacifieth wrath, for your own experience will convince you of its truth; neither need I employ many arguments to show you the propriety of consulting your reason and not your passions upon every occasion.

Now, my son, I would advise you to be of a meek and calm conversation, by no means inclined to take offence at things of little moment; such captious persons are like the weather-cock, which every wind disturbs and places in a different aspect. Even where just cause of anger is given, it is better to let the wasps alone  
*p, by contending with them, bring*

a swarm about your ears. It is very inconvenient to be a man of strife, for he is considered as a fire in all company, in which he will always find fuel for his unhappy disposition ; and thus he becomes despised and dreaded wherever he goes. Besides such tempers find occasions of dispute, which never existed but in their own imaginations ; and raise up enemies which else would never have been found. It is infinitely preferable to strive to obtain the good-will of all rather than make an enemy of any, and to be of that obliging spirit which will gain the affection of every one : *for there is no creature so contempti-*

ble which may not prove beneficial, and whose friendship may not be more desirable than its enmity. Kind actions often find requitals beyond what could have been expected ; as it is well known in story he who was a surgeon to the lame lion, had his life afterward saved by the same beast. Make trial, and see how far a constant gentleness will prevail in obtaining the friendship of men, and you will find that while we caress those animals who are mild and tame, we keep at a distance those which are fierce and cruel.

*The virtue to which I would next*  
*your attention, is frugality ;*

virtue expedient for all, but especially for you, who like the silk-worm, must produce your riches from yourself, as you can entertain little or no expectations of further help from me. I have done for you, my son, to the utmost of my ability ; therefore you are now to use your own exertions, and to be industrious and frugal for your own advantage : you will find wisdom and activity more desirable than any worldly goods of which you may be deprived. Go into the world like a sheet of clean paper, where no blots are to be found, and let your reputation be as virgin purity unstained by *ny thing that* may render you sus-



... future ... a species of  
 ... carefully to the ... of our  
 ... which can never be preserved  
 ... for much ... not expend  
 ... the greatest loss

... of the ... the first step  
 ... ... ... a living virtu-  
 ... : ... of some  
 ... ... lay out ... more  
 ... was necessity and pro-  
 ... for the greatest sum  
 ... was regular in a per-  
 ... that part of arith-  
 ... rather than  
 ... very hard  
 ... apt to

squander away in luxury and vanity. Take notice that the most ample structure had but one stone at the beginning, so be certain, an estate is to be raised from a very small beginning. There is still the same proportion in every thing, for he who is not frugal in little, deserves not to be trusted with much.

But this suggestion becomes more important if you are intrusted with your master's money, which you are to look upon with the greatest care. Let not a thought enter your mind of employing even the smallest part of it for *your own* use, since you are to be accountable for the whole, and

pects of the work of the reference be-  
good and the work of the reference.  
credit of the work of the reference youths  
with the work of the reference by this  
ed with the work of the reference by  
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**Be s  
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...t improved by  
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...indus-  
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...singularity a-  
...wise man di-  
...the ant ;  
plain-

ly show how much industrious labour can produce. Surely it is not wisdom when our means suit not with our ends, that we will not pursue those ends which suit with our means; and because we cannot do all we wish, we will not do what we can; thus depriving ourselves of what is within our power, because we cannot accomplish the things which are above it, when perhaps we might produce great effects, did we attend to the apparently trifling circumstances around us. Industry works things beyond expectations, when we are not more than discouraged by them; for of all tempers,



shows a pleasure at being employed; as it is very painful to deal with those who with a sullen murmur or a discontented air, act only because they must, and go no farther than their master's eye follows them. Be ever willing to oblige your mistress and the children; this will obtain their approbation, and insure to you their sincere regard.

Never despise any services, however mean, if they be honest; since  
 nothing is so vile but what is wicked;  
 nothing so shameful but what is  
 foolish. It is the folly of the age  
 to live to consider idleness



and look for submission from those over whom they rule ; and often feel more resentment in having their just commands slighted in trifles, than in more important cases. Be punctual in observing the time you are allowed, and never trespass beyond it, as it may be more easy, to procure another holyday, than pardon for violating your master's orders. Obedience is much more visible in trifling than in great things ; and it is desirable for youth to learn and practise this duty very constantly. There is another thing which is highly pleasing to all masters ; which is, that their *servants* should be exact in what they



are bidden ; not procrastinating, but rather anticipating their expectations ; and it is highly gratifying to to them to learn that is already done for which they were anxiously thoughtful.

One thing more I would remind you of, if you would have the esteem of the family in which you are placed ; that you are always contented with your diet, as I am persuaded you will never meet with scantiness in any thing that will prejudice your growth or health : I am too tender a father to have sent you to one, who is *so unprincipled* as to withhold a suf-

iciency of what is wholesome : and seriously, to be so very particular about the quality of your food, would betray a spirit not at all conducive either to health or comfort, and must be displeasing to those who are conscious of doing their duty towards you.

The next principal consideration in which your care is requisite is the choice of your company ; for by your associates your reputation and disposition will be influenced ; as waters which pass over minerals imbibe their tastes and properties ; and you *know, it is usual for men to be judg-*

ed according to their companions. This is only what is very natural, for we see all things avoid their opposites ; animals as well as men uniting only with what is similar to themselves. The scriptural prohibition says, “ Plough not with an ox, and an ass ; nor wear garments of linsey and woolsey mixt together ;” thence you may learn how impossible it will be for you to be considered as a person of integrity, while you appear with those who are vicious. You will also find, my son, that the danger of evil company is not less than the discredit. In criminal cases, our laws frequently involve in the guilt, not only

the principal actors, but their com-  
 mions ; as in riot and murder : and  
 the case of treason, even silence is  
 crime : therefore amongst traitors  
 you must either betray your friend's  
 secret, or expose your own. This is  
 the greatest danger of evil company  
 brings with it ; a deeper mischief  
 than this, that it depraves the mind, and  
 leaves a stain upon the understand-  
 ing and the affections, which better  
 counsels will with difficulty remove :  
 the fatality is too often seen by its  
 contagion upon the purest minds.  
 The readiness with which youth re-  
 ceives evil impressions, spreads this  
 poison so quickly and so surely, that

... in the ...  
... per ...  
... will ...  
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... no I ...  
... my ...  
... let ...

... in ...  
... it is not ...  
... our wisdom to make

choice of such companions as may be useful and honourable to us, rather than a disgrace and a blight upon our credit. It is good for you to select *for* your familiar friends, those who excel in their different pursuits; for much is to be acquired in the arts and sciences, as well as in every other branch of knowledge; by conversation with the wise and well-instructed; besides, the world will conclude *from* that you are wise, or that you will soon become so, when your associates are of that description. You *find* a considerable advantage in associating yourself with those who are willing to advise you,

and if  
of kingdoms,  
less utility in  
When young men  
young like them-  
they are generally  
they are frequently  
difficulties from which  
they cannot always free themselves:  
take therefore for your companions  
those who are become wise by expe-  
rience; of which you may reap the  
advantage without any of its previous  
difficulty or danger.

to choose  
their reputa-

tion, and sedulously attentive to that part of their nature which raises man from the brute, and assimilates him to deity. To this end never connect yourself in bonds of social friendship, (though ever thoughtful of them in kind deeds) with those too much below you, (I do not mean those of less property, but low of character and conduct,) lest you sink to their level, and in a worldly point of view, this sort of company is by far the most expensive, as it will be expected you pay for the honour of being the better. Let however a higher motive than pecuniary one induce you to associate with a superior species of society.



I would avoid such company  
 as are given to drinking; the  
 company of wild beast, un-  
 der the name of Friends slain by Alex-  
 ander, and more examples,  
 will do, as it  
 will do every other vice.  
 I would love your credit,  
 your soul, or only your  
 name, or such as these.

I would love your associates  
 I would love guilt attached  
 I would love judgment be  
 I would love, though God hath  
 I would love, he reacheth the  
 I would love, the distance between the

crime and the punishment, which, as I have before observed, frequently includes his companions too.

Have for your friends, my boy, those for whose sake God may bless you ; as we read that for the sake of Joseph, the Almighty blessed Potiphar, “both in his house and in his field ;” and when we are told, that the Lord would have spared certain cities, could but ten righteous persons have been found ; and that he did spare one through the innocence of Lot ; we cannot but wish to have an interest in the prayers of the righteous ; *and consider what a benefit it is, to*

be conducted in the ways of virtue, by those with whom we are in habits of friendship; to have such about us as will rather say, "Come, let us go to the house of the Lord," than tempt to do what is evil in his sight.

Be advised to value much that man who will reprove you for what is amiss; this being the surest evidence of friendship: it is certain few listen willingly to their own condemnation; and he who censures, is always to be unwelcome. Thus he who ever tells us of our faults, but through hate, to shame us be-

fore others, or through love to produce an amendment by private rebuke. Hence it is that among the many acquaintances a man may have, it is rare to find one who will faithfully discharge this office. He, therefore, deserves the nearest place to our hearts, who, with a true affection, deals plainly with us ; and who will rather chasten us for our good, than flatter us to our disadvantage : in the choice of a friend this ought to be your test.

**Never** suffer friendship for any one to induce you to commit what is evil.

*The high duties of friendship are nev-*

...higher du-  
...the friend-  
...by any  
...unity a-  
...of your af-  
...to  
...official  
...sincere  
...your reputation;  
...if  
...to guard  
...your proceedings. Friendship, right-  
ly understood, is a sacred thing. Both  
sacred and profane history are filled  
with noble instances of its force; but,  
as I must say, the present age does  
not abound in this blessing. The

wise man says, " he who hateth suretiship is sure ;" yet it is but poor consolation, after being ruined for a friend, to obtain that negative praise, " he is no one's enemy but his own." **Expose** not your personal concerns so far, that if friendship cool you may be injured, as a removed friend is a bitter enemy.

Always reserve to yourself the liberty of honourably withdrawing from any connexion, which might carry you from those laws either necessity or choice has made you form ; be not guided by any judgment but *your own* in matters of pleasure or

expense, when they are going beyond a just bound. In all things let prudence and moderation direct you, and you will escape many snares in to which thousands have fallen.

To these remarks upon your companions I would now, my dear boy, add some which relate to your conversation; as life and death are in the power of the tongue.

Be very careful of your speech, for the consequences have followed. Guarded expression. Let your words be rather little than many. It is better to be thought

too reserved, than by a constant babbling become a mark of derision ; besides, much intelligence is to be obtained by silent attention. Your modes of expression should be free from affectation, as what is unnatural excites scorn and contempt. Seek to be wise rather than witty ; much wit being usually attended by much froth ; and as it is difficult to jest and not jeer, what was designed only for mirth, ends in sadness. Always adhere to purity.

Never deride the infirmities or natural imperfections of others ; as none can be found exempt from the frail-



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entitled to our veneration for their justice ; and call upon us to fear, lest by our own conduct we should be exposed to them? the punishments inflicted on impenitent Israel, are recorded for our admonition.

Do not relate things which are improbable, which will gain you the character of a relater of untruths, though it may be unmerited. Never employ as a topic for your conversation, any disputes you may be engaged in, nor any private business ; these, though very interesting to yourself, only tire those whom they *do not concern*. For the same rea-

in your troubles, and your sicknesses will be equally unacceptable if you dwell upon them and make them your constant subject.

Be very cautious, also, in sounding your own praise; nothing can vindicate your vanity, nor plead an excuse in the minds of those who hear you. "Meddle not with state affairs," is a sacred maxim, well worthy of your attention, as the heat of political arguments never brings a man in a dispute: it is a sort of folly that carries us off in things so far from their distance that we are deceived.

vent any evil effects of government is, not to quarrel with its actions, but amend our own ; for it is an essential part of subjection to submit to the discretion and wisdom of those who rule us.

But, more particularly let not your speech violate that veneration which is due to the Supreme Being, for all his attributes. I regret to observe a strange impiety in some characters, who make a sport at godliness, and seem to know the Scriptures for no other end but to use them for their recreation, like tennis balls : *but if* “ God be in heaven, and

we upon earth," our words should be few in every sense, and, most certainly, they ought to be only those which are reverend. And here let me dissuade you, most earnestly, against the sin of swearing,\* which is too common with many men, who use oaths as ornaments of speech, without any other consideration: but think not, O young man, that the holy God, who, with such fearful threatenings, hath declared how much he abhor-eth all iniquity, will let this sin pass unobserved, since he hath solemnly said the blasphemer shall not go un-

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\* Jeremiah saith, "Because of swearing the land mourneth," and Christ says, "Swear not at all.

punished. In this righteous judgment there needs no attempt to vindicate the ways of Providence, if we consider, here is no temptation to excuse us ; in other sins our appetites are gratified ; we please our love, or we serve our hate ; but what gratification has the swearer in view ? none but that rebellious spirit which opposes itself to God ; and he will assuredly find it a fearful thing, for a vain and foolish habit, to fall into his hands. The effects of this senseless practice are so terrible they will not bear reflection ; and your father can only earnestly pray that you may

•  
avoid the habit and escape the punishment.

My next advice will be on the choice of your recreations ; in which you will perhaps think advice not very pertinent, as every one can choose his own amusements, and follow them innocently : yet even here, a father's love is awakened, to direct you to those paths, which may truly prove paths of peace.

That you should not make amusement your business, I need scarcely remark ; for necessity has imposed this salutary law upon you, as well

as upon thousands ; you must work, or not eat : therefore, your recreations should be such as may relieve the mind or body, from the effects of previous application, rather than those which may unfit you for your required duties. Thus reading, properly so called, as well for instruction as amusement, is very useful ; for the mind will take a strong interest in the account of distant events, in the discoveries of other lands and seas, or in the investigation of science ; thus enjoying peacefully the effects of what others have obtained with hazard and labour, and reaping *the profit of their discoveries without*



the penitence they found attached to  
 it. By seeking to acquire gene-  
 ral knowledge, you will render your-  
 self more amenable for well inform-  
 ed persons, and be furnished with a  
 pleasing store of useful reflections,  
 and animating thoughts. This spe-  
 cies of recreation, though very great,  
 will not remove you from that atten-  
 tance upon your occupation, which  
 is required from you, nor prevent  
 in you that attention, which alone can,  
 with the blessing of God, ensure suc-  
 cess in our temporal concerns. Yet  
 it is not a habit of reading to an-  
 swer, for though the mind may be  
 strengthened, the body will require

more active exertions. By tasting the benefits of air and exercise with a friend, you will unite two pleasures in one : as rational conversation will be highly conducive to your improvement.

After all there is no recreation like business ; for recreation is in truth only changing the scene, and none is without labour ; so that pleasure, however agreeable at first, tires us by its continuance, or repetition. Thus nature has provided us perpetual change, summer and winter, night and day, sleep and waking : and we find enjoyment only in changing the

**scene and objects of our duties ; for nothing truly valuable or satisfying is to be found out of the path of duty.**

**When you are called upon to deal with men, choose those who are honest ; yet even with such be cautious, for you cannot read the heart. Be not too suspicious lest you covert a friend into an enemy ; but adhere to the advice of Him who knew what was in man, and blend the serpent with the dove. Cherish not hatred, for the promise of God to forgive us, is built upon our forgiving others. Be courteous to all, and study the**

**art of conferring favours handsomely, that your benefits may not be painfully felt. Learn the characters and tempers of those with whom you are connected, and deal with them accordingly ; never forgetting to do as you would be done by.**

**If God should so bless you, that you should live to serve out your time, with, I trust, that industry and faithfulness as shall ensure your master's approbation, it will be well to have some general advice concerning your entering into business ; because we know not whether I shall be alive to judge for you. Be not hasty in**

this affair ; for many, by precipitation, have ruined themselves : many who have been weary of being servants, have, in a short time, made themselves slaves to indigence and want.

It is incumbent upon you to act with caution, and not to be led by the names of *master* and a *shop*, to enter upon that in haste out of which you may be quickly turned with shame. Youth is too apt to be forward, and to view things with too promising a hope, by which we are frequently abused and deceived. Young men generally prosper best,

who have either served as journey-men to old and experienced masters, or have the good fortune to be taken as partners with men of credit ; since by their example they are taught wisdom.

Entering into trade under great expenses has often ruined young beginners, who, before they have gained sufficient custom to defray their outgoings, find themselves fettered and cramped in their undertakings ; every day furnishes us with examples : you will do well to profit by them. It is, therefore, good counsel to begin in moderation ; for though

there is nothing more easy than to come down, yet there is nothing more difficult than to bring down our minds. Be not ambitious either of a large house, or expensive furniture, (the common foibles of the age) which are dear to buy, but cheap to sell ; and the money thus expended is buried without profit : have all things for convenience and use, nothing for show or superfluity.

When you are fixed in trade, with a fair prospect, under the Divine blessing, mind the following instructions : Depute not another to do that which yourself can do ; for, if he whom

you employ be negligent, your business is undone ; if diligent, your business in a short time becomes his.

Be not slothful in business, but early and constant in it ; not imitating some of the present day, who sit up till midnight, and lie in bed till noon : you see the effects of this conduct, and find Solomon's assertion verified, " Idleness clotheth a man with rags."

In the next place, do not engage in too many kinds of business, nor in too extended affairs, but in all things be moderate : constantly strive to do *your duty*, and leave the success to



4  
First - that when all good pro-  
ceeds - as from riches a blessing  
may be expected - and generally  
proceeds from riches.

Second - that it is not going to law;  
for, notwithstanding all the vexation and  
trouble which a law-suit produces, the  
lawyer, frequently, is the only gainer;  
and it is a reproach to a tradesman to  
be thought litigious. Avoid not the  
common practice of borrowing mon-  
ey; for, besides that it is easier to  
borrow than to pay, it is leading you  
into the error of forgetting that the  
greater part of your substance be-  
longs to another - the present times re-

**quire the strictest economy, and the most prudent conduct.**

Let me here observe, there is no one thing demands more the care of a young tradesman, just entering into life, than the choice of servants. Never trust those who flatter, nor make yourself too familiar with them; familiarity often destroys obedience: neither intrust them with any secrets. Be not in your servant's debt; both because it is disgraceful and places you in their power; and from a higher motive, see that you "withhold not the hire from the labourer." Let *your behaviour towards them be ever*

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**future masters, whose credit and respectability will in some measure shine upon your memory. Consider well, how many calls there are upon your tenderness and watchfulness over those who are placed with you ; and remember that the hopes and future joy of a good father are lodged in your hands : see how very much the credit and welfare of young men depend upon the manner in which their apprenticeship is passed. Surely none should undertake this important office who has not weighed all its consequences. Besides, interest prompts to a proper discharge of a master's duty to his apprentice ; since**

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can have to a proper attention to business, and to propriety of conduct. No sight is more attractive and gratifying, than a house governed by love and unity, with an active discharge of duty.

Choose a wife whose reputation is pure, and her connexions honest and respectable ; and whose temper is good. Let your religious principles agree ; and let religion, without cant or hypocrisy, regulate all your household.

It is right for a tradesman to select *a wife of frugal and industrious hab-*

and the affection ex-  
pressing the love of these home-  
which the happiness of your  
life is the interest or di-  
rected to the welfare of a part-  
in the interest of the whole by discre-  
tion and the love of the whole; and let  
it be so in every sense, as  
the love of the whole of

and the love of the whole of many de-  
livered to the husband as the  
wife and the self-denial and pa-  
tience of the wife will produce  
the domestic happiness I pray may  
be the result of mutual confidence  
and the love of the whole of

man and wife is a great bar to peace. I shall not enter upon all the duties of the married life, as I rely upon your goodness of heart, that you will not violate any of them.

Should you become a father, your duties and your cares will multiply, but you will also have your comforts: and as you will have been guided by wisdom hithertowards, so here the words of wisdom will assist you still ; and the duty of a father is so clearly pointed out both by religion and common sense, that I need not dwell upon it, though it is the most important of all duties.



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THE UNITED STATES OF AMERICA  
DEPARTMENT OF JUSTICE  
FEDERAL BUREAU OF INVESTIGATION

Here, my dear boy, I lay down my pen ; and call upon your affection to accept and improve your FATHER'S GIFT, which was written with a view of your temporal and eternal interests. When you are yourself a parent, you will know with what anxious tenderness my heart is filled ; and with humble trust do I commit you to "Him who alone can keep you from falling."

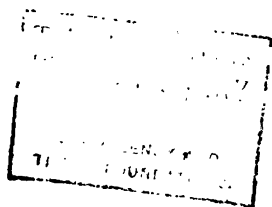
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# YOUTH

By R. B. [illegible]

What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?  
What of my youth?



RECEIVED  
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JOINT CHIEFS OF STAFF  
WASHINGTON, D.C.



**BENJAMIN FRANKLIN**  
Died in Philadelphia

in Boston—1706,  
.....Aged 84½ Years



**.FRANKLIN'S**

**WAY TO WEALTH ;**

**OR,**

**' POOR RICHARD**

**IMPROVED.'**

**INDUSTRY LEADS TO WEALTH.**





# INTRODUCTION.



This little treatise is much and justly admired, as well as its celebrated and ingenious author; in short, it is to be doubted, whether any other work of the kind equal to it has ever appeared. It has been repeatedly published, in different sizes; and made its appearance on both sides of the Atlantic. The London copy from which this is printed, contains the following introduction:

“ Dr. Franklin, wishing to collect into one piece, all the sayings upon the following subjects, which he had dropped in the course of publishing the *Almanac*, called “ *Poor Richard*,” introduces Father Abraham for this purpose. Hence it is, that *Poor Richard* is so often quoted, and that, in the present title, he is said to be improved.—Notwithstanding the stroke of humour in the concluding paragraph of this address, *Poor Richard* (Saunders) and Father Abraham have proved, in America, that they are no common preachers. And shall we, brother Englishmen, refuse good sense and saving knowledge, because it comes from the other side of the water?”



THE

## Way to Wealth.

COURTEOUS READER,

I have heard that nothing gives an author so much pleasure, as to find his works respectfully quoted by others. Judge, then, how much I must have been gratified by an incident I am going to relate to you. I *stopped* my horse, lately, where a

great number of people were collected at an auction of merchants' goods. The hour of the sale not being come, they were conversing on the badness of the times; and one of the company called to a plain, clean, old man, with white locks, "Pray, Father Abraham, what think you of the times? Will not those heavy taxes quite ruin the country? How shall we ever be able to pay them? What would you advise us to?" Father Abraham stood up, and replied, "If I could have my advice, I will tell you in short, 'for a word to the wise is enough,' as Poor Richard says. There is no other way of repairing the ruin, but by desiring him

to speak his mind, and, gathering around him, he proceeded as follows :

“ Friends,” says he, “ the taxes are indeed very heavy ; and if those laid on by the government were the only ones we had to pay, we might more easily discharge them ; but we have many others, and much more grievous to some of us. We are taxed twice as much by our idleness, three times as much by our pride, and four times as much by our folly ; and from these taxes the commissioners cannot ease or deliver us by allowing an abatement. However, let us hearken to *good advice*, and something may be

done for us ; ' God helps them that help themselves ; ' as poor Richard says,

. " I. It would be thought a hard government that should tax its people one-tenth part of their time to be employed in its service : but idleness taxes many of us much more ; sloth by bringing on diseases, absolutely shortens life."

fast  
-ed ke  
Richard  
life

the stuff life is made of," [as Poor Richard says.—How much more than necessary do we spend in sleep! forgetting, that, the sleeping fox catches no poultry, and that there will be sleeping enough in the grave," Poor Richard says.

Time be of all things the most  
wasting time must be," as  
Richard says, 'the greatest

since. as he elsewhere  
never found

time enough  
enough.' Let

and doing  
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we do more with less pe-  
 " *Fortitude* makes all things diffi-  
*Industry* all easy: and he that  
 lily, must not all day, a-  
 search overtakes his business  
 while laziness travels so slo-  
 pantly soon overtakes him  
 thy business, let not that dis-  
 and early to bed, and early  
 makes a man healthy, wea-  
 wise," as Poor Richard says

"So what signify wishing  
 ing for better times? We want  
 these times better, if we be  
 selves. — Industry need not  
 and be that lies upon hope

lating. There are no gains without  
 pains ; then help hands, for I have  
 no lands ;' or, if I have, they are  
 heartily taxed. ' He that hath a trade,  
 hath an estate ; and he that hath a  
 calling, hath an office of profit and  
 honour,' as Poor Richard says ; but  
 then the trade must be worked at,  
 and the calling well followed, or nei-  
 ther the estate nor the office will  
 enable us to pay our taxes. If we are  
 industrious, we shall never starve ; for  
 ' at the working man's house, hunger  
 looks in, but dares not enter.' Nor  
 will the bailiff or constable enter ;  
 for, ' industry pays debts, while des-  
 pair increaseth them.' What, though

you have found no treasure, nor has  
 any rich relation left you a legacy.  
 ‘Diligence is the mother of good  
 luck, and God gives all things to in-  
 dustry. Then plough deep, while  
 sluggards sleep, and you shall have  
 corn to sell and to keep.” Work  
 while it is called to-day, for you  
 know not how much you may be hin-  
 dered to-morrow. ‘One to-day is  
 worth two to-morrows,’ as Poor Rich-  
 ard says ; and farther, “Never leave  
 that till to-morrow, which you can  
 do to-day.” If you were a servant,  
 would you not be ashamed that a  
 master should catch you idle ?  
 you are your own master ? Be

ashamed to catch yourself idle, when there is so much to be done for yourself, your family, your country, and your king. Handle your tools without mittens : remember, that, ‘ The cat in gloves catches no mice,’ as Poor Richard says. It is true, there is much to be done, and, perhaps, you are weak handed ; but stick to it steadily, and you will see great effects : for, “ constant dropping wears away stone ; and by diligence and patience the mouse ate in two the cable ; and little strokes fell great oaks.’

“Methinks I hear some of you say,  
 ‘Must a man afford himself no leisure?’ I will tell thee, my friend,  
 what Poor Richard says: ‘Employ  
 thy time well, if thou meanest to  
 gain leisure; and, since thou art not  
 sure of a minute, throw not away an  
 hour.’ Leisure is time for doing  
 something useful: this leisure the  
 diligent man will obtain, but the lazy  
 man never; for, “A life of leisure,  
 and a life of laziness are two things.  
 Many without labour, would live by  
 their wits only, but they break for  
 want of stock;” whereas, industry  
 gives comfort, and plenty and re-  
 spect. ‘Fly pleasures, and they will

follow you. The diligent spinner has a large shift ; and now I have a sheep and a cow, every body bids me good morrow."

"II. But with our industry we must likewise be steady, settled, and careful, and oversee our own affairs with our own eyes, and not trust too much to others : for, as Poor Richard says,

" I never saw an oft-removed tree,  
Nor yet an oft removed family,  
That throve so well as those that settled be."

And again, " Three removes are as bad as a fire : " and again, " Keep thy

to what my shop will keep thee?"

to him, "If you would have your  
business to be, go; if not, send"  
him again,

to what the plough would thrive,  
his horses must either hold or drive."

to him, "The eye of the master  
is more work than both his  
hands; Want of care  
is more than want of  
strength. Not to over-  
work, but leave them your

to what the master's care

to him, "In the af-

fairs of this world, men are saved, not by faith, but by the want of it :” but a man’s own care is profitable ; for if you would have a faithful servant, and one that you like—serve yourself. A little neglect may breed great mischief ; for want of a nail the shoe was lost ; for want of a shoe the horse was lost ; and for want of a horse the rider was lost ;’ being overtaken and slain by the enemy ; all for want of a little care about a horse shoe nail.

“ III. So much for industry, my friends, and attention to one’s own business : but to these we must add



frugality, if we would make our industry more certainly successful. A man may, if he know not how to save as he gets, 'keep his nose all his life to the grindstone, and die not worth a groat at last. A fat kitchen makes a lean will;' and,

"Many estates are spent in getting,  
 Since women for tea forsook spinning and knitting,  
 And men for punch forsook hewing and splitting."

'If you would be wealthy, think of saving as well as of getting. The Indies have not made Spain rich, because her outgoes are greater than her incomes.'

**“ Away then with your expensive follies and you will not then have so much cause to complain of hard times, heavy taxes, and chargeable families ; for,**

**“ Women and wine, game and deceit,  
Make the wealth small, and the want great.”**

**And farther; ‘ What maintains one vice, would bring up two children.’ You may think, perhaps, that a little tea, or a little punch now and then, diet a little more costly, clothes a little finer, and a little entertainment now and then, can be no great matter ; but remember, ‘ Many a little makes a mickle.’ Beware of little**

- A small leak will sink a  
 - Poor Richard says :  
 - Who dainties love, shall  
 - and moreover,  
 - make feasts, and wise men eat  
 - Here you are all got togeth-  
 - of fineries and knick-  
 - You call them goods ; but  
 - not take care, they will  
 - to some of you. You  
 - will be sold cheap, and,  
 - may for less than they  
 - have no occasion  
 - may be dear to you.  
 - Poor Richard says,  
 - no need of, and  
 - thy necessa-

ries,' And again, ' At a great penny-worth pause a while ;' he means, that perhaps the cheapness is apparent only, and not real ; or the bargain, by straitening thee in thy business, may do thee more harm than good. For in another place he says, ' Many have been ruined by buying good penny-worths.' Again, ' It is foolish to lay out money in a purchase of repentance ;' and yet this folly is practised every day at auctions, for want of minding the almanac. Many a one, for the sake of finery on the back, has gone with a hungry belly, and half starved their families ; ' Silks and satins, scarlet

expenses; 'A st  
great ship,' as  
and again, 'Wh  
beggars prove  
'Fools make for  
them.' Here y  
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getting of ; they think ‘ it is day and will never be night :’ that a little to be spent out of so much is not worth minding ; but, ‘ Always taking out of the meal-tub, and never putting in, soon comes to the bottom,’ as Poor Richard says : and then, ‘ When the well is dry, they know the worth of water.’ But this they might have known before, if they had taken his advice. ‘ If you would know the value of money, go and try to borrow some ; for he that goes a borrowing, goes a sorrowing,’ as Poor Richard says ; and, indeed, so does he that lends to such people,

We are interested by the terms of this  
 sale, six months credit ; and that per-  
 haps has induced some of us to at-  
 tempt it, because we cannot spare the  
 ready money, and hope now to be  
 free without it. But ah ! think what  
 you do when you run in debt ; you  
 give to another power over you lib-  
 erty. If you cannot pay at the time,  
 you will be ashamed to see your  
 creditor ; you will be in fear when  
 you speak to him ; you will make  
 poor, pitiful, sneaking excuses, and,  
 by degrees, come to lose your vera-  
 city, and sink into base downright ly-  
 ing ; for, 'The second vice is lying,  
 the first is running in debt,' as Poor

Richard says ; and again to the same purpose, Lying rides upon Debt's back ;' whereas, a free-born man ought not to be ashamed nor afraid to see or speak to any man living. But poverty often deprives a man of all spirit and virtue. ' It is hard for an empty bag to stand upright.' What would you think of that prince or of that government, who should issue an edict forbidding you to dress like a gentleman or gentlewoman, on pain of imprisonment or servitude? Would you not say you were free, I've a right to dress as you please, and that such an edict would be a breach of your privileges, and such



a government tyrannical ? And yet, you are about to put yourself under that tyranny, when you run in debt for such dress ! Your creditor has authority, at his pleasure, to deprive you of your liberty, by confining you in gaol for life, or by selling you for a servant, if you should not be able to pay him. When you have got your bargain, you may, perhaps, think little of payment ; but as Poor Richard says, ‘ Creditors have better memories than debtors ; creditors are a superstitious sect, great observers of set days and times.’ The day comes round before you are aware, and the demand is made before you

are prepared to satisfy it ; or, if you bear your debt in mind, the term, which at first seemed so long, will, as it lessens, appear extremely short : time will seem to have added wings to his heels as well as his shoulders. — ‘ Those have a short Lent, who owe money to be paid at Easter.’ At present, perhaps, you may think yourselves in thriving circumstances, and that you can bear a little extravagance without injury ; but,

“ For age and want save while you may,  
No morning sun lasts a whole day.”

“ Gain may be temporary and uncertain ; but ever, while you live ex-

pense is constant and certain ; and  
 ‘ It is easier to build two chimneys,  
 than to keep one in fuel,’ as Poor  
 Richard says : so, ‘ Rather go to bed  
 supperless, than rise in debt.’

Get what you can and what you get hold,  
 ‘Tis the stone that will turn your lead into gold.

And when you have got the philoso-  
 pher’s stone, sure you will no longer  
 complain of bad times, or of the diffi-  
 culty of paying taxes ?

This doctrine, my friends,  
 is freedom : but after all,  
 so much upon your  
 frugality, and pru-

dence, though excellent things; for they may all be blasted without the blessing of Heaven: and, therefore, ask that blessing humbly, and be not uncharitable to those that at present seem to want it, but comfort and help them. Remember, Job, suffered, and was afterwards prosperous.

“And now, to conclude, ‘Experience keeps a dear school, but fools will learn in no other,’ as Poor Richard says, and scarce in that; for it is true, ‘We may give advice, but we

‘-e conduct.’ However, re-

is, ‘They that will not be  
d cannot be helped;’ and

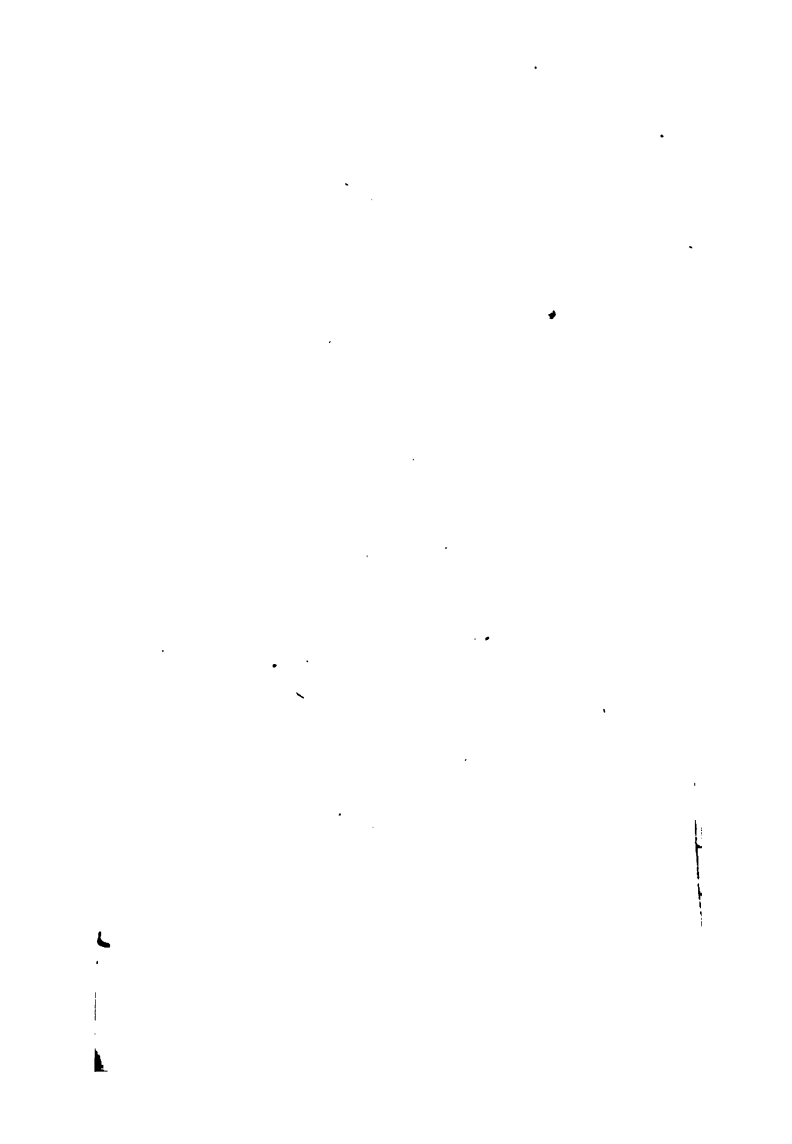
farther, that, 'If you will not hear Reason, she will surely rap your knuckles,' as Poor Richard says."

Thus the old gentleman ended his harangue. The people heard it, and approved the doctrine, and immediately practised the contrary, just as if it had been a common sermon; for the auction opened, and they began to buy extravagantly. I found the good man had thoroughly studied my Almanac, and digested all I had dropped on those topics during the course of twenty-five years. The frequent mention he made of me must have tired any one; but my vanity

was wonderfully delighted with it, though I was conscious that not a tenth part of the wisdom was my own, which he ascribed to me ; but rather the gleanings that I had made of the sense of all ages and nations. However, I resolved to be the better for the echo of it ; and though I had at first determined to buy stuff for a new coat, I went away, resolved to wear my old one a little longer. Reader, if thou wilt do the same, thy profit will be as great as mine. I am, as ever, thine to serve thee,

**RICHARD SAUNDERS.**







**ADVICE**  
**TO**  
**A YOUNG TRADESMAN**  
**FROM**  
**AN OLD ONE.**

---

**BY DR. BENJAMIN FRANKLIN.**

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## ADVICE

TO


### *A Young Tradesman.*



Remember that time is money. He that can earn 10s. a day by his labour, and goes abroad, or sits idle one half of that day, though he spend but 6d. during his diversion or idleness, ought not to reckon that the only expense ; he has really spent, or rather thrown away, 5s. besides.

Remember that credit is money. If a man lets money lie in my hands after it is due, he gives me the interest, or so much as I can make of it during that time. This amounts to a considerable sum, if a man has a good and large credit, and makes good use of it.

Remember that money is of a prolific, generating nature. Money can beget money, and its offspring can beget more, and so on : 5s. turned, is six ; turned again, is 7s. 3d. and so on till it becomes a 100l. The more there is of it, the more it produces *every* turning ; so that the profits rise



quicker and quicker.—He that kills a breeding sow, destroys all her offspring to the thousandth generation. He that murders a crown, destroys all that it might have produced, even scores of pounds.

Remember that six pounds a year is but a groat a day. For this little sum, which may daily be wasted in time or expense, unperceived, a man of credit may, on his own security, have the constant use and possession of 100l. So much in stock, briskly turned by an industrious man produces great advantage.

Remember this saying, *That the good paymaster is lord of another man's purse.* He that is known to pay punctually and exactly at the time he promises, may at any time, and on any occasion, raise all the money his friends can spare. This is sometimes of great use ; therefore, never keep borrowed money an hour beyond the time you promised, lest a disappointment shut up your friend's purse for ever.

The most trifling actions that affect a man's credit, are to be regarded. The sound of your hammer at five in the morning, or nine at night,

heard by a creditor, makes him easy six months longer. But, if he sees you at a billiard table, or hears your voice at a tavern, when you should be at work, he sends for his money the next day. Finer clothes than he or his wife wears, or greater expense in any particular than he affords himself, shocks his pride, and he duns you to humble you. Creditors are a kind of people that have the sharpest eyes and ears, as well as the best memories of any in the world.

Good natured creditors (and such one would always choose to deal with, if one could,) feel pain when

they are obliged to ask for money. Spare them that pain, and they will love you. When you receive a sum of money, divide it among them according to your debts. Do not be ashamed of paying a small sum, because you owe a greater. Money, more or less, is always welcome, and your creditor would rather be at the trouble of receiving ten pounds, vol-

ily brought him, though at ten  
 nt times or payments, than be  
 d to go ten different times to  
 ad it, before he can receive it in  
 np. It shows that you are mind-  
 ve ; it makes you  
 well as an honest

man, and that still increases your credit.

Beware of thinking all your own that you possess, and of living accordingly. It is a mistake that many people who have credit fall into. To prevent this, keep an exact account, for some time, of both your expenses and incomes. If you take the pains at first to mention particulars, it will have this good effect, you will discover how wonderfully small trifling expenses mount up to large sums, and will discern what might have been, and may, for the future



be saved, without occasioning any great inconvenience.

In short, the way to wealth, if you desire it, is as plain as the way to the market. It depends chiefly on the words *industry* and *frugality*; it wastes neither your time nor money, but makes the best use of both. He can, and saves all he can. He keeps his necessary expenses exact, and he certainly becomes rich. And he who governs the world should look for a reward for their honest endeavours, not in his wise providence, but in his good, the F

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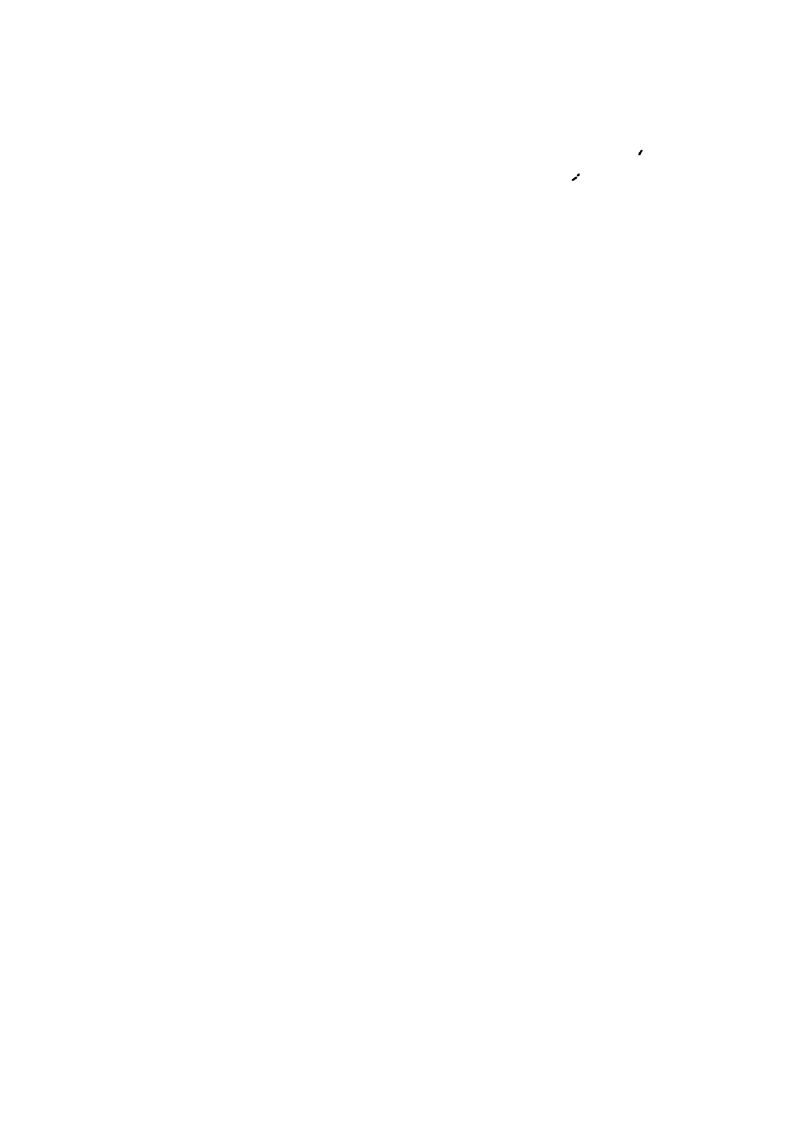
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